

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kenneth C. Orfe  
 Erin C. Orfe  
 Debtors

Case No. 11-18279-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb +Kenneth C. Orfe, 38 Canal Road, Levittown, PA 19057-1612  
 12673606 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 12733849 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 12654902 +LHR, Inc., 56 Main Street, Hamburg, NY 14075-4905  
 13121614 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO BOX 619096, Dallas, TX 75261-9741)  
 12590313 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992  
 12597029 +Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire,  
 One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:12:54 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:11:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:52 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12590087 EDI: AIS.COM May 27 2017 01:03:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 12718639 +E-mail/Text: bncmail@w-legal.com May 27 2017 01:12:40 CASHCALL, INC.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 12613066 EDI: CAPITALONE.COM May 27 2017 01:03:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 12703200 EDI: RESURGENT.COM May 27 2017 01:03:00 LVNV Funding LLC its successors and assigns as,  
 assignee of FNBMLLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13028775 EDI: AIS.COM May 27 2017 01:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 12933989 EDI: AIS.COM May 27 2017 01:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 12590358 EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13025020 +EDI: PRA.COM May 27 2017 01:03:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 12582310 EDI: RESURGENT.COM May 27 2017 01:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12933990\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 12934920\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 12934921\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 12934922\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 12935196\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457  
 12935197\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
 Houston, TX 77210-4457

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor U.S. Bank, National Association, as Successor Trustee to Bank Of America, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com  
CRAIG H. FOX on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc., et al bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank, National Association, as Successor Trustee to Bank Of America, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
PRINCE ALTEE THOMAS on behalf of Creditor Nelson Rodriguez pthomas@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com  
STANTON M. LACKS on behalf of Plaintiff Erin C Orfe blackslaw@comcast.net  
STANTON M. LACKS on behalf of Debtor Kenneth C. Orfe blackslaw@comcast.net  
STANTON M. LACKS on behalf of Joint Debtor Erin C. Orfe blackslaw@comcast.net  
STANTON M. LACKS on behalf of Plaintiff Kenneth C. Orfe blackslaw@comcast.net  
THOMAS I. PULEO on behalf of Creditor U.S. Bank, National Association, as Successor Trustee to Bank Of America, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Kenneth C. Orfe**  
First Name Middle Name Last Name  
Debtor 2 **Erin C. Orfe**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **11-18279-elf**

Social Security number or ITIN **xxx-xx-3873**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6208**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth C. Orfe

Erin C. Orfe  
aka Erin Robinson

5/25/17

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**